

Application No. 10/604,830
Amendment dated June 3, 2005
Reply to Office Action of March 22, 2005

Amendments to the Claims:

The following listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended): A method of mediating a business transaction, the method comprising the steps of:

(a) providing a transaction center to act as a third-party intermediary between a purchaser and a participating merchant;

(b) electronically receiving at the transaction center order information from the purchaser, wherein the order information need not identify the purchaser;

(c) electronically receiving at the transaction center payment information from the purchaser, wherein the payment information need not identify the purchaser;

(d) verifying the payment information; and

(e) electronically forwarding the order information to the participating merchant and substantially simultaneously confirming payment to the participating merchant,

wherein the identity of the purchaser can remain substantially anonymous with respect to both the third-party intermediary and the participating merchant.

Claim 2 (original): The method as set forth in claim 1, further including the steps of -
receiving an order confirmation from the participating merchant; and
forwarding the order confirmation to the purchaser.

Claim 3 (original): The method as set forth in claim 1, further including the steps of -
providing a card for use by the purchaser to make the payment; and
verifying a validity of the card.

Claim 4 (original): The method as set forth in claim 3, wherein the card is associated with a monetary value, the method further including the steps of -
verifying the monetary value; and
debiting the monetary value by an amount substantially equal to the payment.

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Claim 5 (currently amended): A method of mediating a business transaction, the method comprising the steps of:

- (a) providing a transaction center to act as a third-party intermediary between a purchaser and a participating merchant;
- (b) providing a card for use by the purchaser to make ~~the-a~~ payment, wherein the card is associated with a monetary value;
- (c) electronically receiving at the transaction center order information from a purchaser, wherein the order information does not identify the purchaser;
- (d) electronically receiving at the transaction center payment information from the purchaser, wherein the payment information is associated with the card and wherein the payment information does not identify the purchaser;
- (e) verifying a validity of the card, verifying the monetary value, and debiting the monetary value by an amount substantially equal to the payment; and
- (f) electronically forwarding the order information to the participating merchant and substantially simultaneously confirming payment to the participating merchant, wherein the identity of the purchaser can remain substantially anonymous with respect to both the third-party intermediary and the participating merchant.

Claim 6 (original): The method as set forth in claim 5, further including the steps of receiving an order confirmation from the participating merchant; and forwarding the order confirmation to the purchaser.

Claim 7 (original): The method as set forth in claim 5, wherein the card includes a storage medium for storing non-personal information including an encrypted authentication number for verifying a validity of the card, and for storing personal information including a name and a shipping address for the purchaser; and a selection mechanism for allowing the purchaser to selectively withhold or transmit the personal information stored on the card.

Claim 8 (original): The method as set forth in claim 7, wherein the selection mechanism is a mechanical sliding switch provided on the card.

Claim 9 (original): The method as set forth in claim 7, wherein the stored information further includes the monetary value associated with the card.

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Claim 10 (original): The method as set forth in claim 7, wherein the card is associated with a remotely maintained account wherein is stored the monetary value associated with the card.

Claim 11 (currently amended): A method of mediating a business transaction, the method comprising the steps of:

(a) providing a transaction center to act as a third-party intermediary between a purchaser and a participating merchant;

(b) providing a card for use by the purchaser to make ~~the~~^a payment, wherein the card is associated with a monetary value and includes -

 a storage medium for storing non-personal information including encrypted authentication information for verifying a validity of the card, and for storing personal information including a name and a shipping address for the purchaser, and

 a selection mechanism for allowing the purchaser to selectively withhold or transmit the personal information stored on the card;

(c) electronically receiving at the transaction center order information from a purchaser, wherein the order information does not identify the purchaser;

(d) electronically receiving at the transaction center payment information from the purchaser, wherein the payment information is associated with the card and wherein the payment information does not identify the purchaser;

(e) verifying a validity of the card, verifying the monetary value, and debiting the monetary value by an amount substantially equal to the payment; and

(f) electronically forwarding the order information to the participating merchant and substantially simultaneously confirming payment to the participating merchant;

(g) electronically receiving an order confirmation from the participating merchant; and

(h) electronically forwarding the order confirmation to the purchaser, wherein the identity of the purchaser can remain substantially anonymous with respect to both the third-party intermediary and the participating merchant.

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Claim 12 (original): A card for use by a purchaser to affect payment during a business transaction, the card comprising: a storage medium for storing non-personal information including an encrypted authentication number for verifying a validity of the card, and for storing personal information including a name and a shipping address for the purchaser; and a selection mechanism for allowing the purchaser to selectively withhold or transmit the personal information stored on the card.

Claim 13 (original): The card as set forth in claim 12, wherein the selection mechanism is a mechanical sliding switch provided on the card.

Claim 14 (original): The card as set forth in claim 12, wherein the stored information further includes a monetary value associated with the card.

Claim 15 (original): The card as set forth in claim 12, wherein the card is associated with a remotely maintained account wherein is stored a monetary value associated with the card.

Claim 16 (original): A card for use by a purchaser to affect payment during a business transaction, the card comprising: a first storage medium for storing non-personal information including an encrypted authentication number for verifying a validity of the card; and a second storage medium for storing personal information including a name and a shipping address for the purchaser, wherein when making payment the purchaser selectively uses the first storage medium or second storage medium and thereby withholds or transmits, respectively, the personal information stored on the card.

Claim 17 (original): The card as set forth in claim 16, wherein the selection mechanism is a mechanical sliding switch provided on the card.

Claim 18 (original): The card as set forth in claim 16, wherein the stored information further includes a monetary value associated with the card.

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Claim 19 (original): The card as set forth in claim 16, wherein the card is associated with a remotely maintained account wherein is stored a monetary value associated with the card.